



**STATE OF NEW YORK  
INSURANCE DEPARTMENT  
25 BEAVER STREET  
NEW YORK, NEW YORK 10004**

**Circular Letter No. 18 (1999)  
May 18, 1999**

**TO: All Insurers Authorized to Write Accident and Health Insurance in New York State, Including Article 43 Corporations and Health Maintenance Organizations**

**RE: Procedural Changes in the Length of Time the Department Will Await Responses During the Approval Process for Accident and Health Insurance Policy Forms and Rates**

Pursuant to Sections 3201 and 4308 of the Insurance Law, the Superintendent must approve policy forms prior to delivery in this state and rates prior to their use in this state. The policy form submission filings addressed in this circular letter are those of commercial insurers writing accident and health insurance, Article 43 insurers and health maintenance organizations. The rate submission filings addressed in this circular letter are those accident and health rate submission filings of commercial insurers and rate submission filings for initial rates for products of Article 43 insurers and health maintenance organizations. This statutory approval process involves the industry's submission of thousands of filings each year which must be reviewed by Department legal, actuarial and financial personnel. The Department is committed to reviewing and approving these submission filings within a reasonable period of time.

Insurance Department personnel expend a great deal of time sending comment letters, written information requests and other written correspondence to submitting insurers and health maintenance organizations pointing out statutory, regulatory and procedural insufficiencies in policy form and rate submission filings.

Unfortunately, the Department regularly awaits replies to its written inquiries and comments to the industry for extended periods of time. These lengthy time intervals awaiting industry replies unnecessarily delay the approval process.

Therefore, to expedite the above described approval process and to more efficiently use the Department's limited resources, the Department will take the following specific actions regarding the length of time it awaits responses from the industry concerning the above described Department written materials:

1. Each piece of Department correspondence sent to an insurer or health maintenance organization on a policy form or rate submission filing will remind the insurer or health maintenance organization that the Department expects a complete written response within 15 calendar days of receipt of the correspondence by the insurer or health maintenance organization.

2. If the Department does not receive a complete written response to its written correspondence within 15 calendar days, the insurer or health maintenance organization will be notified that its submission filing has been closed due to its delay in responding to the Department.

Please direct all inquiries concerning this circular letter to Thomas C. Zyra, Acting Chief, Health Bureau-Albany Office, New York State Insurance Department, Agency Building 1, Empire State Plaza, Albany New York 12257.

Very truly yours,

Thomas C. Zyra, JD  
Acting Chief-Health Bureau  
Albany Office